

Association for Betterment through Education and Love inc.

168 Hope Road, Tinton Falls, New Jersey 07724

ABEL CD

11/10/07
DATE

ABEL agrees to pay ANASTASIA HOFFMAN * \$25,000 (TWENTY FIVE THOUSAND ^{01/100}%)

Plus interest accrued at 8% per annum. Interest is available to the CD holder upon
INTEREST TO BE PAID ON A MONTHLY BASIS ALL
request

This CD is open ended whereby it is redeemable anytime after 30 days at the discretion
of the holder.

Anthony O. DeGregorio
Anthony O. DeGregorio, President

* AMOUNT MODIFIED TO 44,000 EFFECTIVE
8/4/08 PAYING A MONTHLY DISTRIBUTION OF
\$293.33
(272.22 - 9/1/08 ONLY) Anthony O. DeGregorio 8/4/08.

MODIFIED TO 6% 1/31/10 220/MO. ADD 1/4/10